Treatment.

Preventive care.

And now prescriptions.

It's all coming together.

INTRODUCING

MedicareRx

Prescription Drug Coverage

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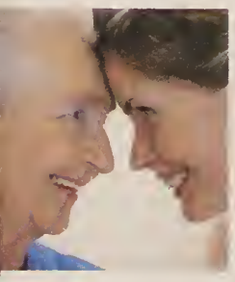
Now Medicare covers more than ever.

After 40 years of providing dependable coverage for doctor visits, hospital stays, and life-saving surgeries, Medicare now covers preventive screenings and offers dependable coverage for prescription drugs.

Introducing Medicare Prescription Drug Coverage.

Everyone with Medicare is eligible for this coverage, regardless of income level and resources, pre-existing conditions, or current prescription expenses.



Prescription drugs can heal, cure, comfort, even prevent. Medicare Prescription Drug Coverage makes it easier to pay for the prescription drugs you need to stay healthy.

This brochure explains how this historic new coverage works, and what you must do to make sure it works for you. Medicare can provide help however you pay for your drugs today.

1-800-MEDICARE (1-800-633-4227)

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How to make an *informed* decision about Medicare Prescription Drug Coverage.

Get all the information you need.

Detailed information from both Medicare and private companies will begin to arrive in the mail in October. Instructions on how to join will be sent to you in the *Medicare & You* handbook in October. Please read it carefully. Share it with people you know and trust. Talk about it.

Act on that information and sign up.

Once you feel comfortable that you have all the information you need to make a decision, it's time to act. You must sign up for coverage to begin. You can do it as early as November 15, 2005. The sooner you join, the sooner your coverage will begin. Got a question? Need someone to walk you through it? Call 1-800-MEDICARE any time of day or night. We're here to help.

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How the coverage helps.

Medicare Prescription Drug Coverage can help you by covering both brand name and generic prescription drugs at participating pharmacies close to where you live.

A typical person with Medicare could see his or her total drug expenses drop by about 50%. Qualified people with limited income and resources will have almost no drug expenses.

Medicare Prescription Drug Coverage can also help down the road. As we age and our medical conditions change, our need for prescription drugs may increase. And, Medicare, like most insurance, will cover a significant portion of prescription drug bills. And, if you have high out-of-pocket costs, Medicare will pay 95% of your prescription drug costs, after you pay $3600.

How the coverage works.

Medicare Prescription Drug Coverage is insurance. Private companies provide the coverage. You choose the drug plan and pay a monthly premium. When you join a plan, Medicare helps pay the bill.

Extra help is available for people with limited income and resources. People who may qualify will receive an application in the mail this summer.

As with any insurance program, you have options. Later this year, you will receive information on what your drug plan options are. Although these plans will meet Medicare's stringent requirements, they may differ in terms of costs and coverage. If you already have good drug coverage through a retiree plan or Medicare Advantage Plan, Medicare can provide help with its cost.

Everyone who is eligible for Medicare is eligible for prescription drug coverage.

How to join.

Join a Medicare Prescription Drug Plan from November 15, 2005 through May 15, 2006. Enrollment is voluntary. You must join a plan to get the coverage.

Just like other insurance, you can pay less if you don't wait to sign up.

If you don't sign up with a plan by May 15th, you may have to pay a penalty. Your next chance will be November 15 through December 31 of each year.

Even if you do not take a lot of prescription drugs now, it's still good to consider joining. As we age, most people need prescription drugs to stay healthy. Enrolling now means you pay a lower monthly premium than if you join after the open enrollment period ends on May 15, 2006.

How to learn more.

We urge you to join all of America in learning more about this historic addition to Medicare. Discuss it with your family and friends. Talk about it over dinner. Keep an eye out for community meetings. Look in your mailbox for more detailed information coming soon. Medicare has answers to your questions:

Call 1-800-MEDICARE.
24 hours a day, 7 days a week. Or visit www.medicare.gov.

With Medicare Prescription Drug Coverage, Medicare is better. Now is the time to seriously consider how this important new coverage can make life better for you and for everyone you love.

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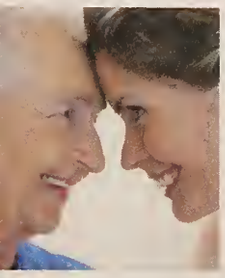

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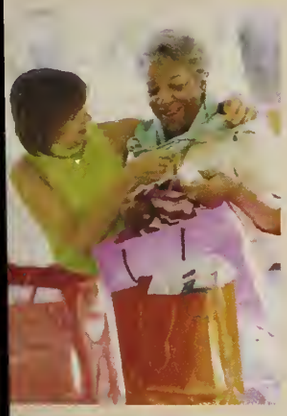

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MARK YOUR CALENDAR:

Important Dates
for Medicare Prescription Drug Coverage

October 2005

Watch the mail for the *Medicare & You* handbook. Look for community events throughout the fall.

November 15, 2005

First day you can join a plan.

January 1, 2006

Coverage begins for those who join by December 31, 2005.

May 15, 2006

Last day to join a plan without paying a penalty.

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